

BK 0459 PG 0319

STATE OF MISSISSIPPI
COUNTY OF DESOTO

STATE MS.-DESOTO CO.

Dec 1 8 17 AM '03

Melissa R. Braddock

LMM LM421668

BK 459 PG 319
W.E. DAVIS CH. CLK.

SUBSTITUTED TRUSTEES DEED

WHEREAS, on November 3, 2000, Melissa R. Braddock, unmarried, executed a Deed of Trust to Shirley A. Smith, Trustee for the benefit of National City Mortgage Co dba FNMC, which Deed of Trust is filed for record in Book 1263 at Page 319 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to The Leader Mortgage Company, by instrument dated November 13, 2000 and recorded in Book 1283 at Page 658 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, The Leader Mortgage Company, LLC f/k/a The Leader Mortgage Company, appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated September 19, 2003, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1835 at Page 158 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately, due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by The Leader Mortgage Company, LLC to foreclose under the terms of said Deed of Trust, I did on November 13, 2003, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East front door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 355, Section A, Tipton-Pollard PUB, in Section 1, Township 2 South, Range 8 West, as per plat thereof recorded in Plat Book 67, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

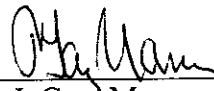
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by

publication in the DeSoto County Times, a newspaper published in DeSoto County, Mississippi for four consecutive weeks preceding the date of sale. The notices were published on October 16, 23, 30 and November 6, 2003, (a certified copy of which is attached hereto), and a notice identical to the published notice was posted on the bulletin board at the East front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of four consecutive weeks. Everything necessary to be done was done to make and effect, a good and lawful sale.

At said Sale, The Leader Mortgage Company, LLC bid for said property in the amount of \$89,077.20, which being the highest and best bid, the same was then and there struck off to The Leader Mortgage Company, LLC and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto The Leader Mortgage Company, LLC the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

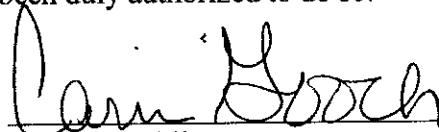
WITNESS MY SIGNATURE, on November 13, 2003.



J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on November 13, 2003, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

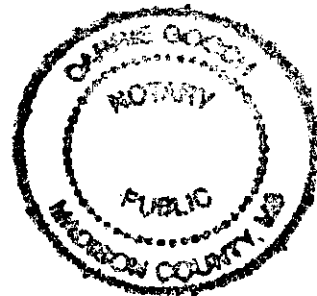


Notary Public

My commission expires:

~~Notary Public State of Mississippi At Large~~
~~My Commission Expires: February 20, 2006~~
~~Shirley Ann Hadden, Brooks & Gifford, Inc.~~

EXP. 2-20-2004



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #03-1552

GRANTEE'S ADDRESS:

The Leader Mortgage Company, LLC
c/O Fidelity Nat FC Sol
1270 Northland Drive #200
Mendota Heights, MN 55120
651-234-3500

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: LOT 355, SECTION A, TIPTON-POLLARD PUD, SEC. 1, T2S, R8W, DESOTO
COUNTY, MISSISSIPPI

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on November 3, 2000, Melissa R. Braddock, unmarried, executed a certain deed of trust to Shirley A. Smith, Trustee for the benefit of National City Mortgage Co dba FNMC, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1263 at Page 319; and

WHEREAS, said Deed of Trust was subsequently assigned to The Leader Mortgage Company, by instrument dated November 13, 2000 and recorded in Book 1283 at Page 656 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Leader Mortgage Company, LLC 1/a The Leader Mortgage Company, has heretofore substituted J. Gary Massey as Trustee by instrument dated September 19, 2003 and recorded in the aforesaid Chancery Clerk's Office in Book 1835 at Page 156; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, The Leader Mortgage Company, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on November 13, 2003 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 366, Section A, Tipton-Pollard PUB, in Section 1, Township 2 South, Range 8 West, as per plat thereof recorded in Plat Book 67, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 14th day of October, 2003.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 38216
(601) 981-9299

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Volume No. 108 on the 23 day of Oct., 2003

Volume No. 108 on the 30 day of Oct., 2003

Volume No. 108 on the 6 day of Nov., 2003

Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 6 day of Nov., 2003

BY *Judy N. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
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